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SUBMISSION:

FORM PTO-2038 (CREDIT CARD PAYMENT FORM, 1 PG.);

AMENDMENT (13 PP.) W/TERMINAL DISCLAIMER (3 PP.)

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Applicants hereby submit the attached Form PTO-2038 (Credit Card Payment Form, 1 pg.); Amendment (13 pp.) w/Terminal Disclaimer (3 pp.) for entry in the above-identified application.

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I hereby certify that the attached Form PTO-2038 (Credit Card Payment Form, 1 pg.); Amendment (13 pp.) w/Terminal Disclaimer (3 pp.) are being formally transmitted to USPTO main facsimile No. 571-273-8300 on July 5, 2006,

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